

Business Owner Advisory Services

Through hard work and dedication, you've accomplished the dream of owning your own business. Have you made a similar effort to fully consider your other wealth goals? For example, if something happened to you today, would your business transition easily to your heirs and in the manner you want? Would it sustain your family's current lifestyle? Have you invested enough to retire?

Our key strength is working with business owners to address the needs of your business and personal wealth goals. We help you develop a plan for every stage of your business life cycle, while taking your personal objectives and dreams into account. Whatever your financial priorities, we have the resources and experience to customize a solution.

Working closely with you and your other advisors (e.g., your attorney or accountant), we develop strategies to meet your financial needs. From banking services to succession planning, we provide solutions that address both your business and personal wealth management goals.

Aligning Business and Personal Wealth Management Goals

Your business is an integral part of your life. You want a solid plan for the future of your business as well as financial security for your family.

Are you comfortable with your answers to the following questions?

- ▶ What are my key personal financial issues and have I addressed them?
- ▶ Have I planned for a successful exit from my business?
- ▶ Now that I have accumulated wealth, how do I protect it?
- ▶ Do I have a buy-sell agreement and if so, when was the last time it was reviewed?

Our Approach

Along with your Comerica relationship manager, you will have access to a team of specialists with a wide range of experience. Our team has the knowledge and objectivity necessary to help you assess the many important issues related to your business and personal financial needs.

Strategic services include a comprehensive analysis of your situation, some of which may include:

- ▶ Entity Structure(s) (C Corporation, S Corporation, L.L.C. or Partnership)
- ▶ Net Worth and Cash Flow Analysis
- ▶ Business Succession Strategies
- ▶ Personal Risk Management and Asset Protection
- ▶ Insurance Needs including Buy/Sell Analysis, Key Employee and Personal Needs
- ▶ Investment Portfolio (Diversification, Risk and Income Needs)
- ▶ Tax Strategy Planning
- ▶ Review of Trusts, Wills, Powers of Attorney
- ▶ Charitable Strategies
- ▶ Wealth Transfer and Planning Techniques

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